

In re:
Jose M. Munoz Sanchez
Debtor

Case No. 22-13255-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 21, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID	Recipient Name and Address
db	+ Jose M. Munoz Sanchez, 1017 North Front Street, Reading, PA 19601-1401
tr	+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14740370	Midland Funding, 8874 aERO dR, Suite 200, San Diego, CA 92123
14740373	+ UGI, PO Box 930, Reading, PA 19607

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tobykmendelsohn@comcast.net	Dec 22 2022 00:31:00	BRENNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 22 2022 00:31:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 22 2022 00:31:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 22 2022 00:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14740362	+ EDI: GMACFS.COM	Dec 22 2022 05:29:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14740363	+ EDI: AMSHER.COM	Dec 22 2022 05:29:00	AmSher Collection Serv., 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
14740364	Email/Text: bankruptcy@bbandt.com	Dec 22 2022 00:31:00	BB&T, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894
14740365	+ EDI: COMCASTCBLCENT	Dec 22 2022 05:29:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
14740366	+ EDI: CCS.COM	Dec 22 2022 05:29:00	Credit Collection Svc, PO Box 773, Needham Heights, MA 02494-0918
14740368	+ EDI: DISCOVER.COM	Dec 22 2022 05:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14740369	Email/Text: paparalegals@pandf.us	Dec 22 2022 00:31:00	LVNV Funding, c/o Patenaude Felix APC, 501 Corporate Dr. Southpointe Center, Suite 205, Canonsburg, PA 15317
14742440	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2022 00:36:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14740371	Email/Text: blegal@phfa.org	Dec 22 2022 00:31:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14740372	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 22 2022 00:31:00	Santander Consumer USA, PO Box 961245, Fort

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Form ID: 309I

Total Noticed: 18

Worth, TX 76161-0244

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14740367	*+	Credit Collection Svc, PO Box 773, Needham Heights, MA 02494-0918

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2022 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Debtor Jose M. Munoz Sanchez tobykmenelsohn@comcast.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	Jose M. Munoz Sanchez	Social Security number or ITIN: xxx-xx-1872
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 12/5/22
Case number:	22-13255-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose M. Munoz Sanchez	
2. All other names used in the last 8 years		
3. Address	1017 North Front Street Reading, PA 19601	
4. Debtor's attorney Name and address	BRENNNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: tobykmendelsohn@comcast.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 12/21/22

For more information, see page 2

